

RECEIVED
CENTRAL FAX CENTER

JAN 06 2006

PTO/SB/97 (09-04)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Application Serial No. 09/901,078
Attorney Docket No. 47004.000089**Certificate of Transmission under 37 CFR 1.8**

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office 571 273 8300

on January 6, 2006
Date
SignatureDAVID MCKIM

Typed or printed name of person signing Certificate

Note: Each paper must have its own certificate of transmission, or this certificate must identify each submitted paper.

1. Request for Reconsideration (12 pages)
2. Certificate of Transmission (1 page)

Total Pages: 13

This collection of information is required by 37 CFR 1.8. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1.8 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

PATENT APP. NO. 09/907,078

RECEIVED
CENTRAL FAX CENTERRESPONSE TO OCT. 19, 2005 OFFICE ACTION
ATTORNEY DOCKET NO. 47004.000089

JAN 06 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application Of:

Rebecca L. SIEGEL *et al.*

Application Number: 09/901,078

Filed: July 10, 2001

For: SYSTEM AND METHOD FOR SUPERVISING ACCOUNT MANAGEMENT
OPERATIONS)
)
) Group Art Unit: 3624
)
) Examiner: Stefanos KARMIS
)
) Confirmation No.: 7083MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450REQUEST FOR RECONSIDERATION UNDER 37 C.F.R. § 1.111

Sir:

In response to the non-final Office Action mailed October 19, 2005 in the above-referenced patent application, Applicants provide these arguments in support of the patentability of the pending claims. Reconsideration and allowance are respectfully requested.

- Remarks begin on page 2.